



Unit 3: Credit

H A N D O U T

Sample Credit File

Personal identification information

Your Name: B.J. Jones

Social Security Number: 123-45-6789

Your Current Address: 897 Smith Avenue

Date of Birth: 02/03/56

City, State, Zip: Anytown, MO 60000

Previous Address(es): 654 West 1st Street, Anytown, MO 60000

Last Reported Employment: LPN, Anytown Hospital

Public record information

Bankruptcy filed on 02/05 in City of Anytown with case number 123456789012341

With Liabilities of \$5,000, Assets of \$60,234, Exempt Amount of \$60,000 Type of: Personal, Filed Individual, and status Voluntary Ch-7

Lien filed on 02/05 in United States Marshals Service with case number 123412

For the amount of \$599, Released on 02/05, and Verified on 02/05

Satisfied Judgment filed on 02/05 in United States Marshals Service with case 123412

Filed by plaintiff against defendant for the amount of \$500 with status Satisfied as of 02/05 and Verified on 02/05

Credit account information

| Company name | Account no. | Whose account | Date opened | Last activity | Type of account and status | High credit | Credit limit | Balance | Past due | Date reported |
|------------------------|-------------|---------------|-------------|---------------------|-----------------------------|-------------|--------------|---------|----------|---------------|
| Smithstone Dept. Store | 5671238 | Joint | 02/02 | 01/05 | Revolving: 90 days past due | \$4,235 | \$5,000 | \$243 | \$75 | 02/05 |
| ABC Credit Card | 345678 | Joint | 02/04 | 05/05 | Revolving: pays as agreed | \$10,000 | \$10,000 | \$760 | \$0 | 06/05 |
| Anytown Dept. Store | 579234 | Joint | 05/05 | Lost or stolen card | Revolving: account closed | \$435 | \$1,000 | \$0 | \$0 | 02/05 |

Additional information

Foreclosure reported 02/05 by Mid-Central Mortgage, verified on 02/03.

Checking account reported 02/05 opened on 04/92 closed for reason: non-sufficient funds with amount \$500.

Companies that requested your credit file

| | | | |
|----------|--------------------------|----------|---------------------------|
| 02/15/05 | AR Tool Warehouse | 02/13/05 | ACIS 71200003 |
| 2/13/05 | Anytown Dept. | 02/11/05 | Equifax — Update |
| 01/16/04 | Stacy's | 01/13/05 | Equifax — Disclosure |
| 11/18/03 | Smithstone's Dept. Store | 10/16/03 | PRM — ABC Credit Card Co. |

THE FOLLOWING INQUIRIES ARE NOT REPORTED TO BUSINESSES:

PRM — This is a promotional inquiry in which only your name and address were given to a credit grantor so you could be solicited with an offer such as a credit card. (PRM inquiries remain on file for 12 months.)

AM or AR — These inquiries indicate a periodic review of your credit history by one of your creditors (AM and AR inquiries remain on file for 12 months).

EQUIFAX, ACIS or UPDATE — These inquiries indicate Equifax's activity in response to your contact with them for either a copy of your credit file or a request for research.

PRM, AM, AR, EQUIFAX, ACIS and UPDATE inquiries do not show on credit files that businesses receive, only on copies provided to you.